



176 MAIN STREET, GOSHEN, NEW YORK 10924 • (914) 294-5428 • TOLL FREE 800 942-7130

SERVING: ORANGE, ROCKLAND, SULLIVAN, ULSTER, DUTCHESS, WESTCHESTER AND UPSTATE COUNTIES

Number	Date	Insurance
93 BG 559 084	April 26, 1993	ORANGE COUNTY
(86 BD 915 641)		Mtg \$71,247.91
TITLE VESTED IN:		Fee \$
Lewis B. and Yolanda W. Perry		
INSURED, FEE:		
INSURED, MTG.: (3)		
Warwick Savings Bank		
PREMISES: (IF DESCRIPTION IS LENGTHY, ATTACH A SEPARATE SHEET)		
Alexander Road T/O Warwick 58 - 2 - 11.22		
ADDRESS		
Bank Attorney" Beattie & Krahulik, 2 Bank Street Warwick, NY 10990		
REMARKS		
Order: Survey inspection applicant to get own		
APPLICANT FEE TEL.	SELLER'S ATTORNEY	
Mr. and Mrs. L. Perry *** P.O. Box 937 Greenwood Lake, NY 10925	municipals	
***When closing has been scheduled please contact this office.		
Report on Copies Closing	Discount \$ Prior Insurer	DISCOUNT M/F \$ / /

THANK YOU FOR YOUR APPLICATION FOR THE EXAMINATION OF TITLE TO THE ABOVE DESCRIBED PREMISES. OUR CHARGES, ON THE BASIS OF OUR FILED RATE SCHEDULE ARE NOTED, SUBJECT TO ANY REVISION DUE TO ANY DESIRED CHANGE IN LIABILITY AND THE ADDITION OF ANY REQUESTED OR NECESSARY DISBURSEMENTS.

WE SHALL DO OUR BEST TO REPORT THIS TITLE PROMPTLY AND FACILITATE ITS CLOSING.

VERY TRULY YOURS,

Lawyers Title Insurance Corporation

NATIONAL HEADQUARTERS
RICHMOND, VIRGINIA

93-

Commitment No.

BG 559084

COMMITMENT FOR TITLE INSURANCE

Issued by

. LAWYERS TITLE INSURANCE CORPORATION

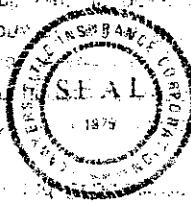
Lawyers Title Insurance Corporation, a Virginia corporation, herein called the Company, for a valuable consideration, hereby commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest covered hereby in the land described or referred to in Schedule A, upon payment of the premiums and charges therefor; all subject to the provisions of Schedules A and B and to the Conditions and Stipulations on the reverse hereof.

This Commitment shall be effective only when the identity of the proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A hereof by the Company, either at the time of the issuance of this Commitment or by subsequent endorsement.

This Commitment is preliminary to the issuance of such policy or policies of title insurance and all liability and obligations hereunder shall cease and terminate nine months after the effective date hereof or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue such policy or policies is not the fault of the Company.

This Commitment shall not be valid or binding until countersigned by an authorized officer or agent.

IN WITNESS WHEREOF, Lawyers Title Insurance Corporation has caused its corporate name and seal to be hereunto affixed by its duly authorized officers on the date shown in Schedule A.



Lawyers Title Insurance Corporation

By:

President

Attest:

Secretary

Countersigned by: C.T.I. ABSTRACT CORP.

by:
Authorized Officer or Agent

(914) 294-5428

Telephone number:

This Commitment is intended for lawyers only. Such exceptions as may be set forth herein may affect marketability of title. Your lawyer should be consulted before taking any action based upon the contents of this Commitment. The Company's representative at the closing hereunder may not act as legal advisor to any of the parties or draw legal instruments for them. Such representative is permitted to be of assistance only to an attorney. It is advisable to have your attorney present at the closing.

over

Lawyers Title

Insurance Corporation

NATIONAL HEADQUARTERS
RICHMOND, VIRGINIA
SCHEDULE A

1. Effective date: April 20, 1993

Commitment No. 93BG559084

2. Policy or Policies to be issued:

(a)

ALTA Owner's Policy 1990 (with N.Y. Endorsement/Modifications)
Proposed Insured:

\$ _____

(b)

ALTA Loan policy 1990 (with N.Y. Endorsement/Modifications)
Proposed Insured: THE WARWICK SAVINGS BANK
IT'S SUCCESSORS AND/OR ASSIGNS

\$ 71,247.91

(c)

Proposed Insured:

\$ _____

3. Title to the

described or referred to in this Commitment is at the effective date hereof vested in: LEWIS B. PERRY & YOLANDA W. PERRY, husband and wife, who acquired title by deed from LEWIS B. PERRY, Sr., dated April 15, 1981, recorded April 20, 1981 in Liber 2191 cp. 681.

4. The land referred to in this Commitment is described as follows: (If not described here, as on page 2 of this Schedule).

SEE ANNEXED DESCRIPTION

GOSHEN, NEW YORK

Issued at _____

Description

All that certain plot, piece or parcel of land, situate lying and being in the Town of Warwick, County of Orange and State of New York, and being bounded and described as follows:

Beginning at a point in the Southeasterly line of the entire tract of which this is a part thereof, said point being S 14 degrees-50'-00" W. 267.86 feet from an iron pipe marking lands N/F Nicholson on the Northeast, Greenwood Lake Acres, Inc., on the Northwest and lands N/F Camela Conti on the Southwest. All as shown on a certain map entitled "Lands of Greenwood Lake Acres, Inc.," prepared by Floyd C. Carr, N.Y.S. License #28074, dated July 18th, 1956.

And running thence N 40 degrees-16'-30" W 115.37 feet along a proposed 50 foot wide right of way to a point, thence S 38 degrees-30'00" W 350.00 feet to a point, thence N 45 degrees-27'-00" W 378.00 feet to a point in the Southeasterly sideline of a proposed 50 foot wide right of way as shown on a certain map entitled, "Subdivision for Section A, of Greenwood Lake Acres, Inc.," filed in the Orange County Clerk's Office on March 7th, 1956, as Map No. 1653, thence S 22 degrees-50'-30" W 88.00 feet along the same to a point of curvature, thence on the curve to the left having a radius of 33.00 feet for an arc distance of 40.52 feet along the same to a point of tangency, thence S 47 degrees-30'-00" E 70 feet along the same to a point of curvature, thence on a curve to the right having a radius of 120.00 feet for an arc distance of 130.90 feet along the same to a point of tangency, thence S 15 degrees-00'-00" W 130.00 feet along the same to a point of curvature, thence on a curve to the right having a radius of 150.00 feet for an arc distance of 27.59 feet along the same to a point, thence S 60 degrees-32'-20" E 449.57 feet along the apparent centerline of the Home Gas Company Pipe Line as described in Grant,

Liber #1140 page #119 to a point, and thence N 14 degrees-50'-00" E 598.25 feet along lands N/F Camela Conti to the point or place of beginning.

Lawyers Title Insurance Corporation**NATIONAL HEADQUARTERS**

RICHMOND, VIRGINIA

SCHEDULE B (Continued)

Commitment No.

93BG559084

15. Proof is required to show that **Lewis B. Perry & Yolanda W. Perry** has (have) not been known by any other name(s) in the 10 years last past. If that (those) person(s) has (have) been known by another name, all searches must be amended and run against such name(s) and title is subject to returns, if any, on such amended searches.

16. Rights of present tenants, lessees or parties in possession.

17. The following mortgages (if not shown on separate page 3 of this Schedule B), taxes and assessments (if not shown on separate page 4 of this Schedule B), easements, conditions, restrictive covenants, judgments, mechanic's liens, other liens, encumbrances, defects and objections to title. (Copies of any restrictive covenants, easements or conditions are attached):

18. Our policy does not insure against taxes, rates, assessments and other matters relating to taxes which may cause a lien up to the date of the policy or installments due after the date of the policy. Neither our tax search nor our policy covers any part of a street on which the premises abut.

19. The exact acreage of the premises herein will not be insured.

20. Survey made by Silver Engineering Associates dated August 4, 1982 redated January 20, 1983 shows no encroachments or lot line variations except the following: (1) stream running through premises; (2) Orange & Rockland overland wires and pole located with easterly side of premises; (3) Home Gas Company pipe located along the southerly line; (4) proposed 50 foot wide right-of-way located along the northerly side of premises; (5) proposed 50 foot wide traveled way located along the westerly side of premises. Survey Inspection April 29, 1993 shows: (1) Wood deck and Wood shed.

21. Rights, if any, in favor of any electric light or telephone company to maintain guy wires extending from said premises to poles located on the roads on which the premises abut, but policy will insure, however, that there are no such agreements of record in connection therewith, except as may be shown herein.

22. Underground encroachments and easements, if any, including pipes and drains, and such rights as may exist for entry upon said premises to maintain and repair the same, but policy will insure, however, that there are no such agreements of record in connection therewith, except as may be shown herein.

23. The mortgage reported herein must be properly disposed of at or prior to closing. NOTE: If the mortgage to be satisfied is a Home Equity Loan, the Title Company requires the following:
 (A) Proof that the Lender has received ten (10) days written Notice prior to the date of closing that the account has been frozen;
 (B) All unused checks must be returned at the date of closing to the lender.

24. Grants in Liber 1140 p. 119. (affects the southerly side of the premises) and Liber 1137 cp. 529. Policy insures that same will not interfere with the use and enjoyment of the premises for residential purposes.

- continued -

Page 2 of Schedule B

**Lawyers Title
Insurance Corporation**

NATIONAL HEADQUARTERS

RICHMOND, VIRGINIA

SCHEDULE 5 cont'd.

25. Grants to Orange & Rockland in Liber 738 cp. 297 and Liber 1315 cp. 208. Policy insures that same will not interfere with the use and enjoyment of the premises for residential purposes.
26. Street Report reveals that Alexander Road is a private road. Policy insures rights of ingress & egress said private road to the public highway.
27. Riparian Rights, if any, in favor of the premises herein are not insured.
28. Riparian Rights of others in and to the water and land lying under the water of the brook crossing premises herein.
29. Attention is called to the fact that any instrument covering premises in the County of Orange (Local Law 10, 1983) must be endorsed with the Section, Block and Lot of the Tax Map of the City or Town in which the premises are situated before it will be acceptable for recording.
30. No title is insured to that portion of the premises lying in the bed of any street or roadway.

NOTE: The County Clerks require that all documents submitted for recording must be signed in black ink.

NOTE: New check policy for ORANGE COUNTY as of October 1, 1991:
ALL out of county checks in excess of \$500.00 must be certified.
All starter checks must be certified.
All personal checks must include printed, name, address and telephone number, must be certified over \$100.00.
All out of state checks must be certified.
Cash, money order or certified personal check will be accepted for filing a business certificate or paying fines.

NOTE: This Company has recently suffered considerable delay and expense in recording instruments due to the rejection of uncertified checks by various County Clerks. By reason thereof, any check made payable to a County Clerk in excess of \$1,000.00 must be certified funds.

NOTE: Municipal Searches have been ordered; see attached.

Schedule 5 Page 2 No.

lawyers Title
Insurance Corporation

NATIONAL HEADQUARTERS
RICHMOND, VIRGINIA

Commitment No. _____

MORTGAGES

Mortgagor **Lewis B. Perry & Yolanda W. Perry**

Mortgagee **The Warwick Savings & Loan Association**

Amount \$ **\$75,000.00**

July 2, 1986

Amount \$ **July 9, 1986** **Dated** **Liber 2313 mp. 47**

Recorded

MORTGAGE

Lewis B. Perry & Yolanda W. Perry
 to
Home Credit Corp.

Amount: **\$29,810.00**

Dated: June 26, 1987

Recorded: **July 15, 1987**

Liber 2740 mp. 241

* * * * *

ASSIGNMENT OF MORTGAGE

Home Credit Corp.
 to
Home Loan & Investment Association

Dated: July 1, 1987

Recorded: **July 15, 1987**

Liber 2726 ap. 262

Assigns Mortgage in Liber 2740 mp. 241.

* * * * *

- continued -

**Lawyers Title
Insurance Corporation**

NATIONAL HEADQUARTERS

RICHMOND, VIRGINIA

SCHEDULE _____ cont'd.

ASSIGNMENT OF MORTGAGE

Home Loan and Investment Association
to
Irving Trust Company

Dated: August 14, 1987

Recorded: April 4, 1988

Liber 3630 sp. 67

Assigns Mortgage in Liber 2740 sp. 241.

* * * * *

NOTE: All the terms and conditions of the mortgage noted herein are not set forth. The applicant should acquaint himself with such facts before closing title.

* * * * *

Schedule _____ Page _____ No. 7

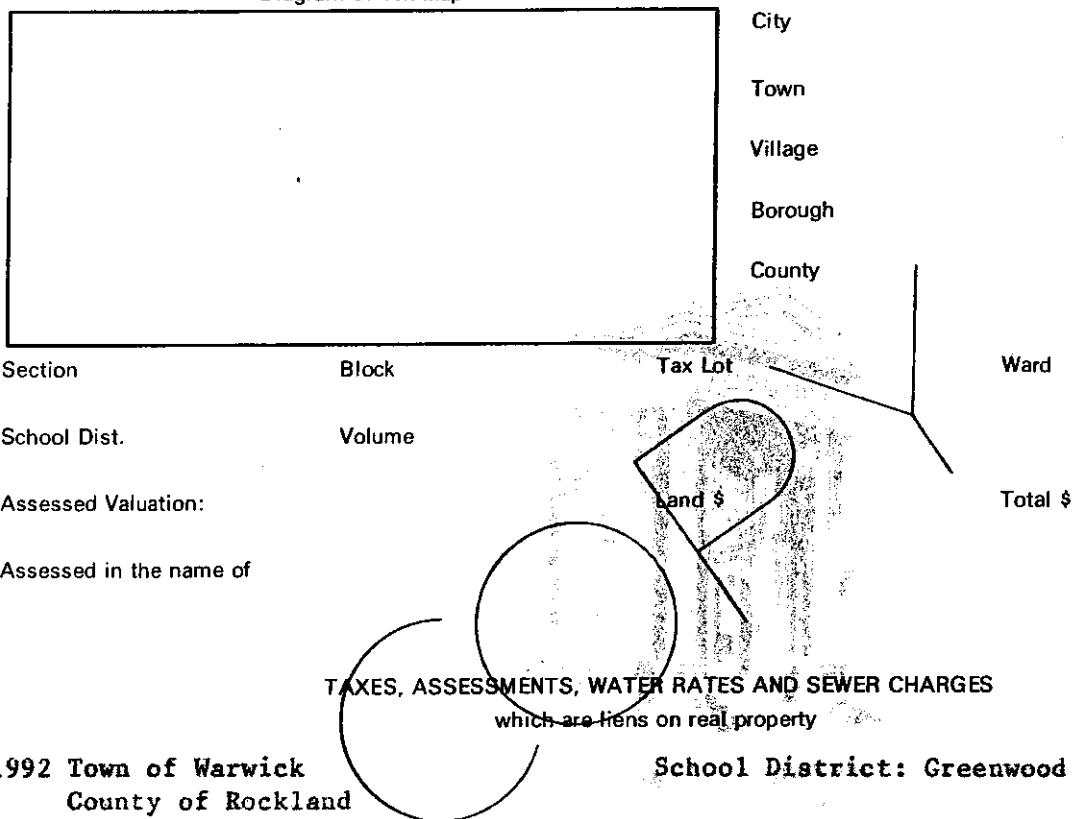
Lawyers Title Insurance Corporation

NATIONAL HEADQUARTERS

RICHMOND, VIRGINIA

Diagram of Tax Map

Commitment No. _____



Assessed to: Lewis B. Perry & Yolanda W. Perry

Section 58 Block 2 Lot 11.22

Assessed Value: Land: \$10,700.00
Full: \$41,000.00

1993 State, County and Town \$1,274.90 PAID 1-8-93

1992/93 School \$2,835.09 PAID 9-23-92

1992 State, County and Town \$1,130.30 PAID 1-31-92

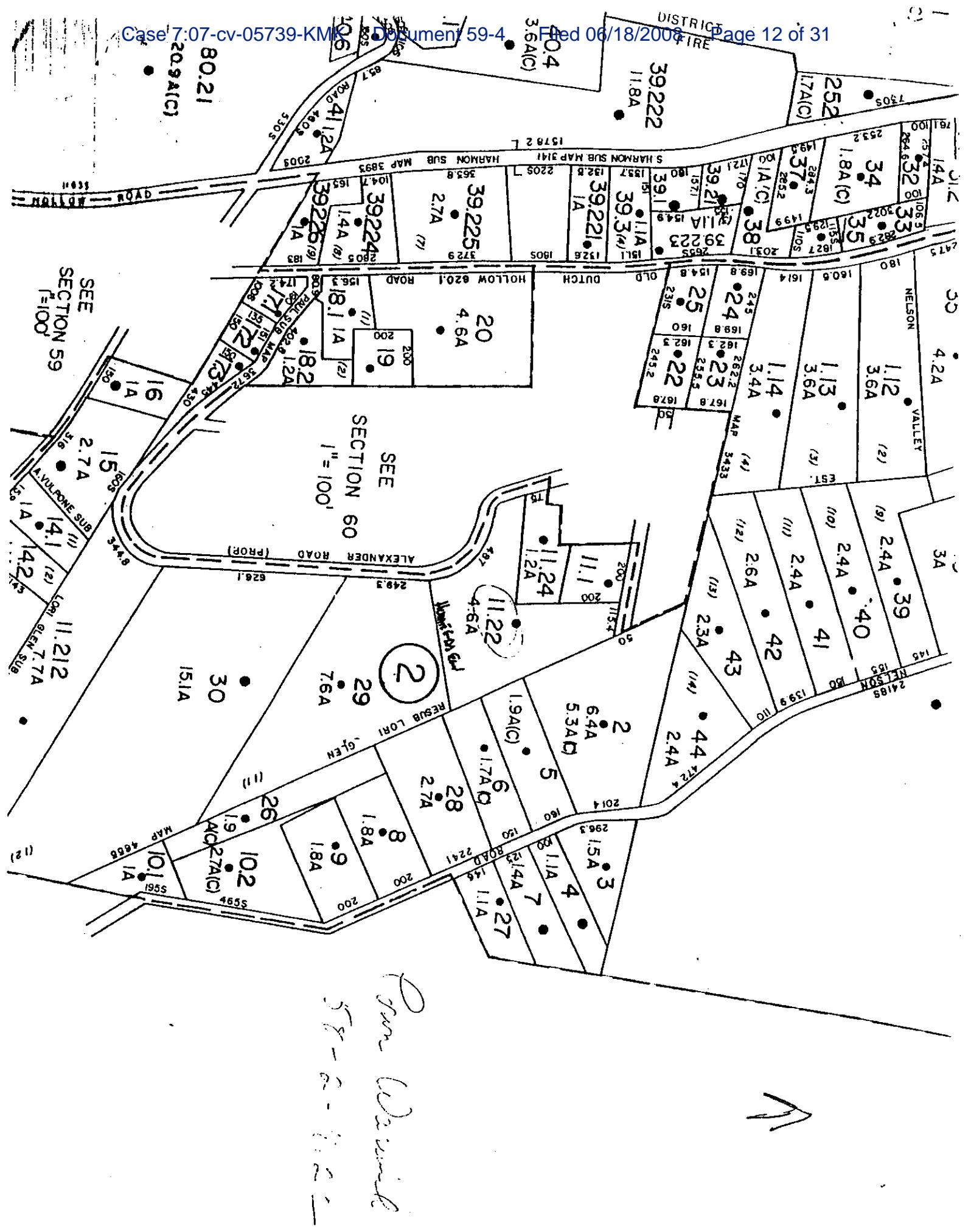
Sewer and Water; if any; receipts to be produced.

Unless there is a final reading or an up to date receipt presented at closing,
Policy will except all water, sewer and garbage charges.

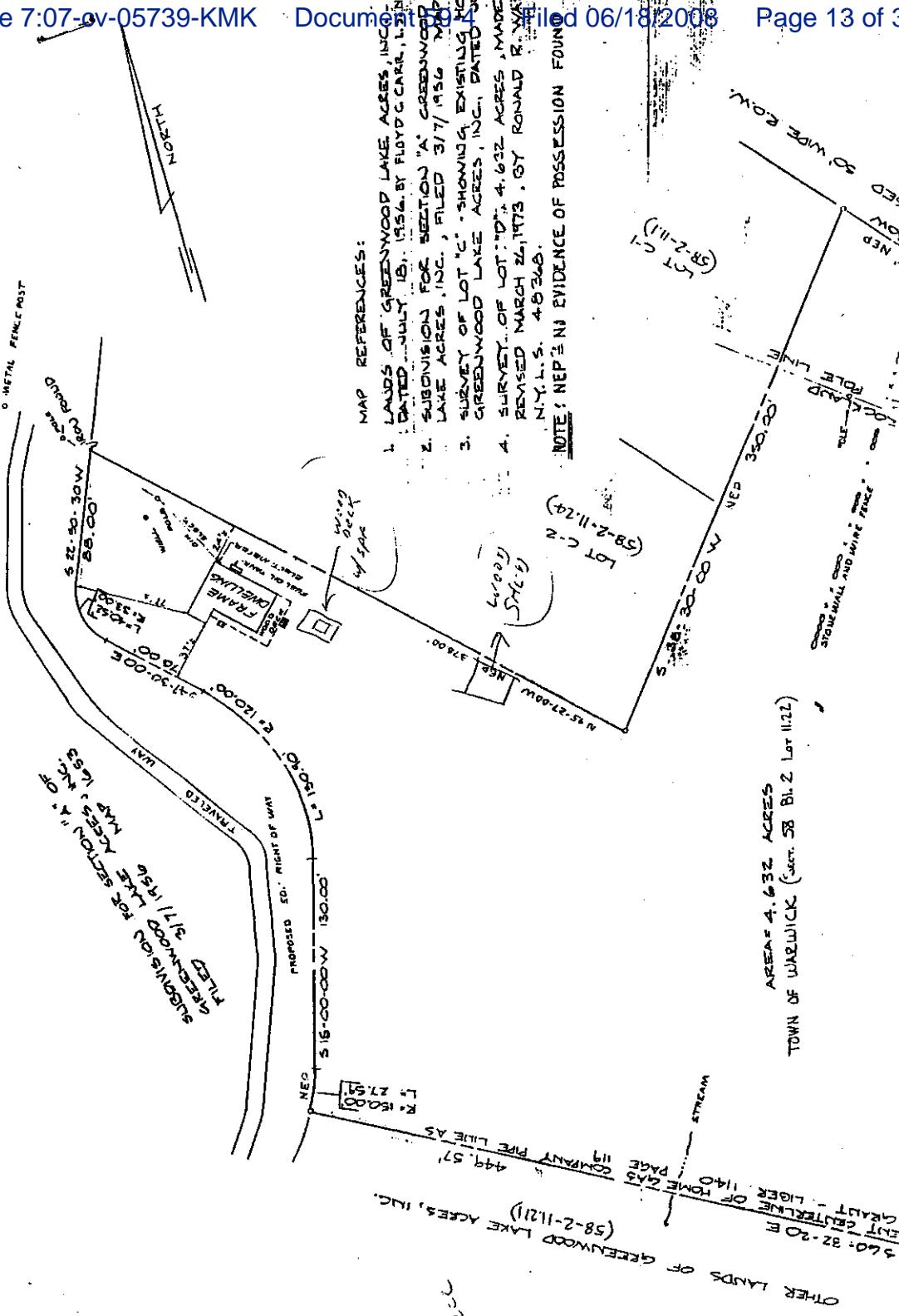
Recent payments of any open items returned on this tax search may not yet be reflected
on the public records. THEREFORE, PLEASE REQUEST THE SELLER OR BORROWER TO HAVE
THE RECEIPTED BILL AVAILABLE AT THE CLOSING.

This commitment includes only such unpaid taxes, assessments, water and sewer charges and any open or unredeemed tax sales which are indexed, as of the date of this commitment, against the above lot on the official tax ledger sheets of the tax office or offices searched. No responsibility is assumed for any error or omission on these sheets, nor for any taxes levied after the date of this commitment. Proposed assessments reported herein are for information only and no responsibility is assumed by the Company for the accuracy or completeness thereof. If a tax exemption is noted above, same will terminate on the date when premises are conveyed by the certified owner, and the full tax rate will thereupon be reinstated.

NOTE: Some of these items may have been paid, but the payment not officially posted.



13B6155904
Alexander Ed -
The Warrier
58-2-1
Lewis Ferry.



Wyckoff Trading Corporation
R.D. Wyckoff, Pres.

to

Orange and Rockland Electric Company

Grants

Dated April 14, 1933

Rec. April 26, 1933

Liber 738 page 297

GRANTS:

The right to erect and maintain its lines with the necessary poles or wires, stubs, guys and anchors for carrying electrical current upon, over and across our lands in the Town of Warwick, County of Orange, State of New York, in the following manner: From lands of Post across fields to highway near barn, thence along highway to lands of Cushman along existing stone wall to residence and to lands of Cushman as line is laid out, thence in rear of residence to road running from Monroe-Greenwood Lake road through settlement known as Greenwood Forest Farm and along other highways running through our lands, provided, they will, at any time upon request, move the poles and lines on the old Greenwood Lake Monroe roads out to the line of that road.

Together with allright to trim or remove any or all trees or obstructions to keep the said lines clear at least five feet.

For consideration of One Hundred Dollars to her in hand paid Lillian A. Alexander, of no street address, Town of Warwick, Orange County, New York, here designated as the Grantor does Grant and Convey to Home Gas Company of 267 Court Street, Binghamton, New York herein designated as the Grantee, its successors and assigns the right and privilege to lay, maintain, operate, repair, change and remove a Gate valve over and through lands situated in the Town of Warwick County of Orange in the State of New York, bounded and described as follows:

On the north by lands of Todd Estate

On the south by lands of Sterling Forest Farms Inc.

On the east by Sterling Iron & Railway Company

on the west by lands of Mattie E. Foster

The grantees' proper representatives are hereby granted the right of ingress and egress and regress to and from the above described lands, together with the right to maintain, operate, repair and remove its existing pipe lines for the transportation of gas on said land. It is provided that the Grantor may fully enjoy the use of said premises, except for the purposes herein granted to said Grantee, and said grantees to compensate for any damages, both real and personal, which may arise from laying, maintaining, operating, repairing and removing said pipe line, said damages if not mutually agreed upon to be ascertained and determined by three disinterested persons, one to be appointed by the Grantor, her heirs and assigns, one by the Grantee, its successors and assigns, and the third by the two appointed as aforesaid, and the award of such three persons shall be final and conclusive. It is agreed that the Grantor shall not have a vendor's lien hereunder, and that in lieu of any such lien Grantor accepts the Grantee's obligation to pay any consideration in addition to the consideration already paid.

All payments hereunder may be made to Lillian A. Alexander of R. D. #1, Monroe, New York who is hereby authorized to receive and receipt for same. Gate Valve to be located approximately 300 feet above dirt road.

IT IS MUTUALLY UNDERSTOOD AND AGREED that this instrument

as originally written covers all the agreements and stipulations between the parties, and that no representations or statements verbal or written, have been made modifying, adding to or changing the terms of said original right of way.

Dated Oct. 4, 1949

Lillian A. Alexander

Rec. Oct. 10, 1949

Liber 1157 page 529

For and in consideration of One Dollar (\$1.00) to her in hand paid Idillian A. Alexander of No street or number, Town of Warwick, Orange County, New York, herein designated as the Grantor does grant and convey to Home Gas Company of 267 Court St., Binghamton, New York herein designated as the Grantee its successors and assigns, the right and privilege to lay, maintain, operate, repair, change and remove a pipe line over and through lands situated in the Town of Warwick, County of Orange in the State of New York, bounded and described as follows:

On the north by lands of Todd Estate

On the east by lands of Sterling Iron & Railway Company

On the South by lands of Sterling Forest Farms Inc.

On the west by lands of Hattie Z. Poston

The Grantee's proper representatives are hereby granted the right of ingress, egress and regress to and from the above described lands, together with the right to maintain, operate, repair and remove its existing pipe lines for the transportation of gas on said land. It is provided that the Grantor may fully enjoy the use of said premises, except for the purposes herein granted to said Grantee, and said Grantee to compensate for any damages both real and personal, which may arise from laying, maintaining, operating, repairing and removing said pipe line, said damages if not mutually agreed upon to be ascertained and determined by three disinterested persons, one to be appointed by the Grantor, her heirs and assigns, one by the Grantee, its successors or assigns, and the third by the two appointed as aforesaid, and the award of such three persons shall be final and conclusive.

The Grantee shall select the exact location of the pipe line after its final surveys have been completed. And it is hereby further agreed that the said company, its successors and assigns may at any time lay, maintain, operate, repair and remove a second line of pipe alongside of the first line as herein provided, upon the payment of a like consideration, and subject to the same conditions; also may change the size of its pipes, the damage, if any, to crops and surface in making such change

to be paid by the Company.

The Grantee agrees to pay One Dollar (\$1.00) per linear rod right of way at the time of laying the pipe thereon and in case no pipe is laid thereon, or such payment per rod is not made within three years from the date thereof; this grant shall be null and void; and neither party hereto shall be liable to the other as a result of this instrument. In addition the Grantee agrees to pay the sum of \$125.00 timber and tree damage.

It is agreed that the Grantor shall not have a vendor's lien hereunder, and that in lieu of any such lien, Grantor accepts the Grantee's obligation to pay any consideration in addition to the consideration already paid.

The Grantee agrees to move logs and saw timber to a location along public highway and a location near private lane to residence. Williams Bros. Corporation, contractor who is laying this line is to use the right of way only in crossing this property.

All payments hereunder may be made to Lillian A. Alexander of R. D. #1, Monroe, New York who is hereby authorized to receive and receipt the same.

The grantee hereby agrees to repair the driveway into the residence, at ~~xx~~ point of pipe line crossing, put it into the same condition as found, and if repaired are necessary at any future time, at a point of pipe line crossing, the Grantee is to repair said crossing within two weeks of notification. Line to enter Grantor's property at or near corner of lands of Lloyd Putnam, thence South 63 Deg. East, thence South 53 Deg. East, to a point approximately 64' southwesterly of barn on Grantor's property, thence South 60 Deg. East to lands of Sterling Forest Farms, Inc.

It is mutually understood and agreed that this instrument as originally written covers all the agreements and stipulations between the parties, and that no representations or statements, verbal or written, have been made modifying, adding to or changing the terms of said original right of way.

The original ditch across the driveway on this property, not

to remain open for a period exceeding ten hours.

Lillian Alexander

Dated July 9, 1949

Rec. Oct. 31, 1949

Liber 1140 cp. 119

Frank Conti

&

Nella Conti

to

Orange & Rockland Electric Company
of Monroe

Grants

Dated August 24, 1955

Rec. August 5, 1954

Liber 1315 page 208

GRANTS:

The right to erect, maintain, operate, own and remove the necessary poles, wires, stubs, guys and anchors for electric and or telephone lines extending upon, over across or adjacent to our lands in the Town of Warwick, County of Orange, State of New York, in the following manner: Necessary construction to provide service for existing or future buildings, Dutch Hollow.

Together with the right to trim or remove any or all trees or other obstructions to keep the said lines clear at least 5 feet.

TOWN OF WARWICK

132 KINGS HIGHWAY
P. O. BOX 489
WARWICK, NEW YORK 10990



SUPERVISOR (914) 986-1120
TOWN CLERK (914) 986-1124
WATER DEPT. (914) 986-1126
BLDG. INSPI. (914) 986-1127
PLANNING (914) 986-1127
FAX # (914) 986-9908

April 21, 1993

TO WHOM IT MAY CONCERN:

RE: Lewis and Yolanda Perry
Sec. 58, Blk. 2, Lot 11.22

There are no violations on file in the Building Department on
the above premises.

Alexander Road is a private road.

Louis L. Poloniak
Building Inspector

LLP/pt

TOWN OF WARWICK
60 MAIN STREET
P.O. BOX 489
WARWICK, NEW YORK 10990
(914) 986-1127

BUILDING DEPARTMENT

CERTIFICATE OF OCCUPANCY

Building Permit No: 6297

Location: ALEXANDER ROAD

SEC-BLK-LOT: 58-2-11.22

CO No: 3550

CO Date: 4/21/93

THIS CERTIFIES that the structure described herein, conforms substantially to the approved plans and specifications heretofore filed in this office with Application for Building Permit dated: 8/4/88, pursuant to which Building Permit was issued, and conforms to all the requirements of the applicable provisions of the law.

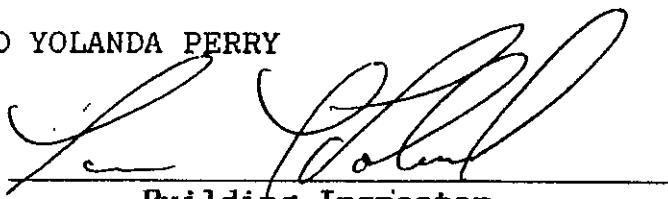
The structure for which this certificate is issued is as follows:

Number of Stories: 0.0	Number of Families: 0
Dimensions of Building: 15' X 36'	Lot Dim or Acre:
Use of C.O.: ONE-CAR GARAGE	Number of Bedrooms: 0
Heating Plant:	Number of Bathrooms: 0.0

Project: ATTACHED GARAGE TO A ONE-FAMILY DWELLING

Remarks: ADHERE TO ALL STATE AND LOCAL CODES AND ORDINANCES.

This certificate is issued to: LEWIS AND YOLANDA PERRY
for the aforesaid structure.



Building Inspector

(The Certificate of Occupancy will be issued only after affidavits or other competent evidence is submitted to the Superintendent of Buildings that the completion of the construction in compliance with the State Building Construction Code and with other laws, ordinances or regulations affecting the premises, and in conformity with the approved plans and specifications. A final electrical, plumbing, heating or sanitation certificate or other evidence of compliance may be required before the issuance of the Certificate of Occupancy).

Application No. 81 - 102 Permit No. 4863

Building Department
TOWN OF WARWICK, N.Y.
County of Orange

Greenwood Lake Acres, Dutch Hollow Road
Location:
Map No.: Section: . 58-2-11,22 Permit No. 4863

Certificate of Occupancy

No 2020

Date February 24 19.83.

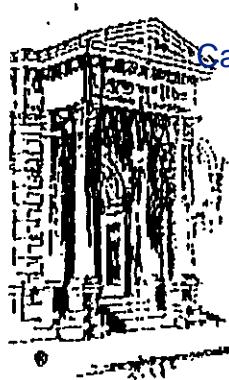
THIS CERTIFIES that the building located at premises indicated above, conforms substantially to the approved plans and specifications heretofore filed in this office with Application for Building Permit dated July 10 19.81., pursuant to which Building Permit was issued, and conforms to all of the requirements of the applicable provisions of the law. The occupancy for which this certificate is issued is for a one family dwelling, to adhere to all State and Local Codes and Ordinances.....

The certificate is issued to Lewis Perry
of the aforesaid building.

(owner, lessee or tenant)

Superintendent of Buildings

(The Certificate of Occupancy will be issued only after affidavits or other competent evidence is submitted to the Superintendent of Buildings that the completion of the construction in compliance with the State Building Construction Code and with other laws, ordinances or regulations affecting the premises, and its conformity with the approved plans and specifications. A final electrical, plumbing, heating or sanitation certificate or other evidence of compliance may be required before the issuance of the Certificate of Occupancy).



**Lawyers Title
Insurance Corporation**

December 18, 1992

**NOTICE TO ALL LENDERS
PROTECTED BY CLOSING PROTECTION LETTER ON
PROPERTY IN THE STATE OF NEW YORK**

Lawyers Title Insurance Corporation has been directed by the Insurance Department of the state of New York that it is the Department's view that it is unlawful to provide the protection typically afforded in a closing protection, insured closing service or similar letter. This directive is set forth in Circular Letter No. 18 (1992) of the New York Insurance Department, and you can obtain a copy of it from any Lawyers Title Branch or agent in the state of New York.

Because of this position by the Insurance Department, Lawyers Title Insurance Corporation has no alternative but to advise you that the protection afforded by any such letter that you may have heretofore received is hereby cancelled to the extent that it covers New York real estate transactions.

LAWYERS TITLE INSURANCE CORPORATION

EXHIBIT
B

ALEXANDER ROAD ASSOCIATION

P.O. Box 111

May 25, 1994

Greenwood Lake, N.Y. 10925

Columbia Gas Transmission Company
17 Old Cahoonzie
Sparrow Bush, New York 12780

To Whom It May Concern:

Alexander Road is one the many roadways which your gas line traverses. It is located in the Town of Warwick, New York just north of Greenwood Lake. Alexander Road is a private road which is maintained by its residents via annual Road Association fees.

Most, if not all of us were aware of the gas line's existence prior to our purchasing property on Alexander Road. The residents of Alexander Road however, have become increasingly concerned about their safety in the community.

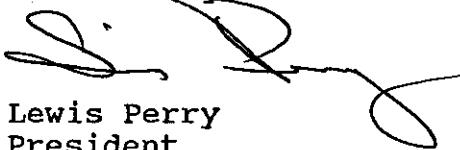
What has complicated our co-existence is the condition of Alexander Road. We have struggled to maintain and repair the Road through the years. This past winter, snow storms left us with a Road in deplorable condition requiring expensive materials and labor. Our Road Association funds will only cover the cost of filling the innumerable pot holes and are insufficient to underwite the cost of rebuilding the base which has deteriorated. Portions of the Road including where the gas line crosses, are dirt road with potholes and trenches.

If a need arose which would require rapid response emergency vehicles or residential evacuation, we would find ourselves in a life threatening situation. Fire trucks, unable to reach a neighbor's home, watched as the house burned to the ground. One such evacuation did occur in the early 1980's and there was only one way in and one way out.

Since you use Alexander Road to access your gas line and its right away on either side, you should be as concerned as we. Your usage should entail some community responsibility for its maintenance and repair. We are asking that you assist us in repairing and maintaining Alexander Road which we both use.

Should you have any questions, please call me at 914-986-9083.

Yours truly,



Lewis Perry
President

cc: Councilwoman Gamache
Town Supervisor Houston

oad Association
1
ake, New York 10925



Attention: Mr. Andrew Lake

Columbia Gas Transmission Company
293 Court Street
Binghamton, New York 13901

Is your RETURN ADDRESS completed on the reverse side?

SENDER:

- Complete items 1 and/or 2 for additional services.
- Complete items 3, and 4a & b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt will show to whom the article was delivered and the date delivered.

3. Article Addressed to:

Columbia Gas Trans. Co
1700 Chenango
Spannaw Bush, N.Y.
12780

I also wish to receive the following services (for an extra fee):

1. Addressee's Address
2. Restricted Delivery

Consult postmaster for fee.

4a. Article Number

1343 680 818

4b. Service Type

Registered Insured
 Certified COD
 Express Mail Return Receipt for Merchandise

7. Date of Delivery

6/2/94

8. Addressee's Address (Only if requested and fee is paid)

5. Signature (Addressee)

See Slouch

6. Signature (Agent)

Thank you for using Return Receipt Service.

EXHIBIT
C



September 14, 1994

Mr. Lewis Perry
President
Alexander Road Association
P.O. Box 111
Greenwood Lake, NY 10925

Dear Mr. Perry:

I apologize for the delay in providing you with a response to the letter I received concerning Alexander Road. Having read the letter and spoken to you by telephone, I understand that the severe weather last winter has left the road in poor condition.

Columbia's use of the road is very minor. We use the road approximately four to six times a year to inspect the road crossing. This involves driving the road with a pickup truck. In the event that the road is damaged due to maintenance or construction by Columbia, it is our policy to repair the damage at our cost to an equal or better condition than we found it. Columbia's minor use of the road has not caused any significant damage.

Enclosed is a check for \$150.00 from Columbia to help defray the cost of last winter's road damage. The amount is equivalent to the annual Road Association fees being paid by the residents.

If for any reason you have questions or concerns about Columbia's facilities, please call our local office in Port Jervis at (914) 856-3213 or I can be reached at (607) 724-4531.

Sincerely,

A handwritten signature in black ink, appearing to read "Andrew G. Lake".

Andrew G. Lake
District Superintendent

AGL/psm
Enclosure

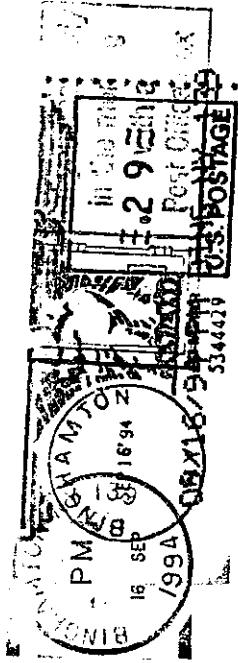
COLUMBIA GAS SYSTEM		STATEMENT OF REMITTANCE			COLUMBIA GAS TRANSMISSION CORPORATION			
		DATE	YOUR REF. NO		GROSS AMOUNT	DISCOUNTS	OTHER DEDUCTIONS	NET AMOUNT
IN		9/16/94			\$150.00			\$150.00
PAYMENT			Contribution for road repair					
OF								

FORM 2532 AP 5 CPS

DETACH BEFORE DEPOSITING CHECK - IF NOT CORRECT RETURN WITHOUT ALTERATION

COLUMBIA GAS
Transmission

293 Court Street
Binghamton, New York 13901



Alexander Road Association
P.O. Box 111
Greenwood Lake, NY 10925

16 SEP 16 1994
PM 2:15
BINGHAMTON, NY
3344429